

## NJ Medicare Supplement Coverage for People Between Ages 50 and 65 on Medicare Due to Disability *May 2015*

Company	Plan	Female Smoker*/Tobacco User	Female Non-Smoker/Non-Tobacco User	Male Smoker*/Tobacco User	Male Non-Smoker/Non-Tobacco
Aetna Life	C	\$211.92	\$192.66	\$225.31	\$204.83
AARP United Healthcare	C	\$192.89	\$175.35	\$192.89	\$175.35
American Progressive Life & Health	C	\$311.46	\$270.86	\$342.66	\$297.99
AmeriHealth Ins. Co. of N.J.	C	\$181.11	\$164.65	\$181.11	\$164.65
Central States Indemnity Company of Omaha	C	(1) \$222.42	(1) \$200.42	(1) \$255.83	(1) \$230.50
	C	(2) \$211.83	(2) \$190.83	(2) \$243.67	(2) \$219.50
(1) Price for Central States Indemnity policies sold in Newark Zip Codes starting with 071 ; (2) Price for this plan outside Newark					
** Colonial Penn Life	C	\$193.96	\$174.66	\$215.41	\$193.96
Combined Ins. Co of America	C	(1) \$205.37	(1) \$186.73	(1) \$236.17	(1) \$214.74
	C	(2) \$215.64	(2) \$196.07	(2) \$247.98	(2) \$225.49
	C	(3) \$195.10	(3) \$177.40	(3) \$224.36	(3) \$204.01
(1) Price in Zip Codes starting with 070-073, 079, 086, 088, 089; (2) Zip Codes starting with 074-076, 078, 085; (3) Zip Codes starting with 077, 080-084, 087					
Continental Life of Brentwood, TN	C	\$205.00	\$184.43	\$220.83	\$198.75
Genworth Life & Annuity	C	\$205.62	\$184.93	\$236.41	\$212.81
Gerber Life	C	\$216.16	\$188.06	\$248.46	\$216.16
Horizon Blue Cross Blue Shield of N.J.	C	\$219.20	\$219.20	\$219.20	\$219.20
Humana	C	\$335.24	\$224.30	\$336.10	\$224.87
Individual Assurance Company, Life, Health & Accident	C	\$195.79	\$170.25	\$225.16	\$195.79
Loyal American Life	C	\$204.26	\$185.69	\$234.90	\$213.55
Manhattan Life	C	\$178.17	\$160.17	\$197.75	\$177.83
Philadelphia American Life	C	(1) \$204.59	(1) \$185.99	(1) \$220.97	(1) \$288.00
	C	(2) \$185.99	(2) \$169.08	(2) \$200.88	(2) \$182.61
(1) Price for Philadelphia American in Newark Zip Codes 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price for this plan outside Newark					
*** Reserve National Ins. Co.	C	\$208.45 (PT)	\$181.30 (PNT)	\$239.70 (PT)	\$208.45 (PNT)
	C	\$239.70 (ST)	\$208.45 (SNT)	\$275.70 (ST)	\$239.70 (SNT)
Shenandoah Life Ins. Co.	C	\$185.46	\$161.35	\$213.17	\$185.46
Sterling Life	C	\$283.05	\$243.56	\$306.64	\$263.86
Stonebridge Life	C	\$182.73	\$166.12	\$195.24	\$177.49
United American	C	\$234.00	\$204.00	\$270.00	\$234.00
United of Omaha Life	C	\$219.01	\$202.59	\$227.90	\$210.80
United of Omaha Life Unisex Rate	C	\$222.82	\$206.11	\$222.82	\$206.11
Premium increases can occur at any time during the calendar year with authorization from the N.J. Dept. of Banking and Insurance. Some companies may offer premium discounts. Some companies may charge a one time application fee (e.g.\$20/\$25). Questions about premiums, discounts, application fees, benefit packages, and eligibility for enrollment should be directed to the company.					
* Applicants applying during the first 6-months of Medicare Part B or in guaranteed issue situations will pay the non-tobacco, non-smoker or preferred rates.					
** Company may charge higher (substandard) rates based on health conditions.					
*** Company charges amount based on Preferred Tobacco/Preferred Non-Tobacco or Standard Tobacco/Standard Non-Tobacco.					